



TADB

Tanzania Agricultural
Development Bank

"The Farmers' Bank"

Profile



Crop



Fishery



Livestock
(Dairy, Beef, Poultry)



Forestry



Because of the importance of agriculture in our development, one would expect that agriculture and the needs of the agricultural producers would be the beginning and the central reference point of all our economic planning. For agriculture is indeed the foundation of all our progress

Mwl. Julius
Kambarage Nyerere
-1982

TADB

The Tanzania Agricultural Development Bank Limited (TADB) is a state-owned development finance institution (DFI) established as an apex national-level bank for agricultural transformation in Tanzania.

TADB was established in 2015 under the Companies Act, 2002 and licensed under the provisions of the Banking and Financial Institutions Act No 5 of 2006 and the Banking and Financial Institutions (Development Finance) Regulations, 2012.

MISSION

To facilitate development and support transformation of the agriculture sector by providing short, medium- and long-term finance to agriculture projects in Tanzania that promotes economic growth, food security and reduction of poverty.



VISION

To be a world-class model agriculture development bank that supports and promotes Tanzania's agriculture transformation from subsistence to commercialized modern farming and as well as support the development of agribusiness in contributing to economic growth and poverty reduction.



Key mandates

The mandate of the bank involves taking advantage of the numerous opportunities to modernize and commercialize agriculture in Tanzania. Among others, this involves mobilization of low-cost financial resources from both local and international financial institutions, the Government, development partners, NGOs and community-based organizations, and channelling them to the agricultural sector.

Catalyst for Agri-Financing



A catalyst for strategic projects in agriculture - the structuring and the designing of projects.



Synchronizing and supporting existing agriculture financing activities with other FIs - Wholesale lending, Credit schemes, co-financing, Insurance etc



Development of strategic Agriculture-projects



On-lending specializing on long-term CAPEX financing

Supported Agriculture value chains:

20

Supported large-scale grain agro-processing initiatives:

5

Government; Financial Sector Reforms



Serves as an initiative for the implementation of the Government's second generation financial sector reforms



Serves as an apex in supporting various government intervention and reforms



Works with Government to raise capital and mobilize resources for Agri-sector investments



An advisory arm to the government

Fund Management



Mandate to mobilize capital on the behalf of the Government



De-risking products to enhance activities and credit to the agriculture sector



Working with Development Partners on special project funds



Administration of third-party funds

Size of funds managed

USD 21.2 Million

Capacity Building



Coordinate technical assistance and capacity building activities



Raising awareness to value chain actors to ensure synergies are established.

We are Supporting

TADB is committed to supporting the sustainable development goals (SDGs) in its quest to transform the agriculture sector.

TADB acknowledges that rural development and investment into the agriculture sector are powerful tools to eradicate poverty, hunger and transform the economy. Furthermore, agriculture can play a major role in combating climate change. Therefore, the bank finances projects that are environmentally sound and sustainable to the entire ecosystem.



Milestones

Obtained DFI license from Bank of Tanzania (BOT).

- Receipt of TZS 60 Billion as initial capital injection from the government of Tanzania.
- Launch of bank operations by Hon. Jakaya Kikwete, 4th President of Tanzania.
- Formulation of the bank's long-term strategy.

- Commencement of lending operations.
- Winning of mandate to manage USD 20 million for Smallholder Credit Guarantee Scheme (SCGS) and USD 5 million for Rural Innovation Fund (RIF).
- Commenced implementation of the capacity building programme for smallholder farmer.
- Disbursed loans worth TZS 2.6 Billion reaching 1,777 beneficiaries.

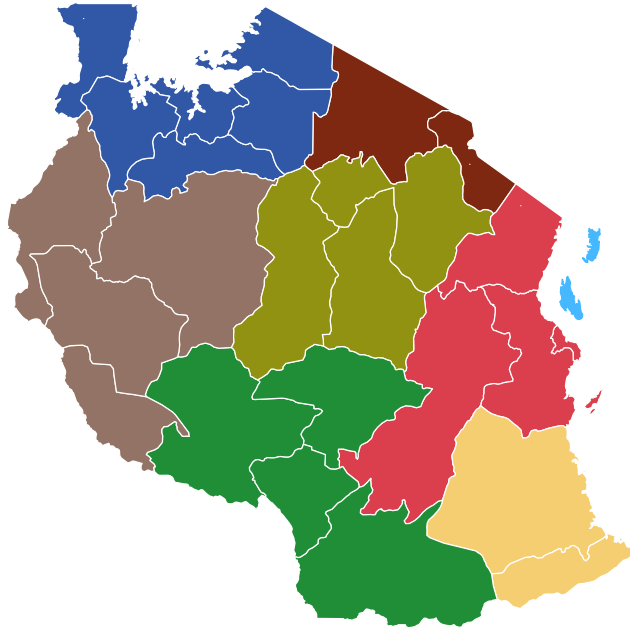
- Obtained TZS 103.7 Billion for lending through soft loan from African Development Bank (AfDB).
- Adopted the clustering and value chain financing approach of the smallholder farmers agricultural transformation strategy.
- Disbursed loans worth TZS 7.8 Billion reaching 4,109 beneficiaries

- Started the implementation of the smallholder Credit Guarantee Scheme (SCGS) and on-boarded 5 partner banks
- Opened three zonal offices – central zone, Eastern
- Zone and Lake Zone.
- Disbursed loans worth TZS 84.5 Billion reaching 958,265 beneficiaries

- Strengthen our strategic partnerships in mobilizing funds, financing studies and promoting financial inclusion. About USD 58 Million worth of agreements were apprehended.
- Deploying finance and investment in youth, women and SMEs agribusiness projects
- Expand our visibility and reach to southern highland zonal, one of the key and strategic cluster in supporting food security of the country.
- Impacted over 5417 direct small holder farmers through 8 partner banks on Smallholder Credit Guarantee Scheme (SCGS)
- Disbursed loans worth TZS 150 Billion reaching more than 1,696, 528 farmers.
- 4 Zonal Offices in less than 3 Years

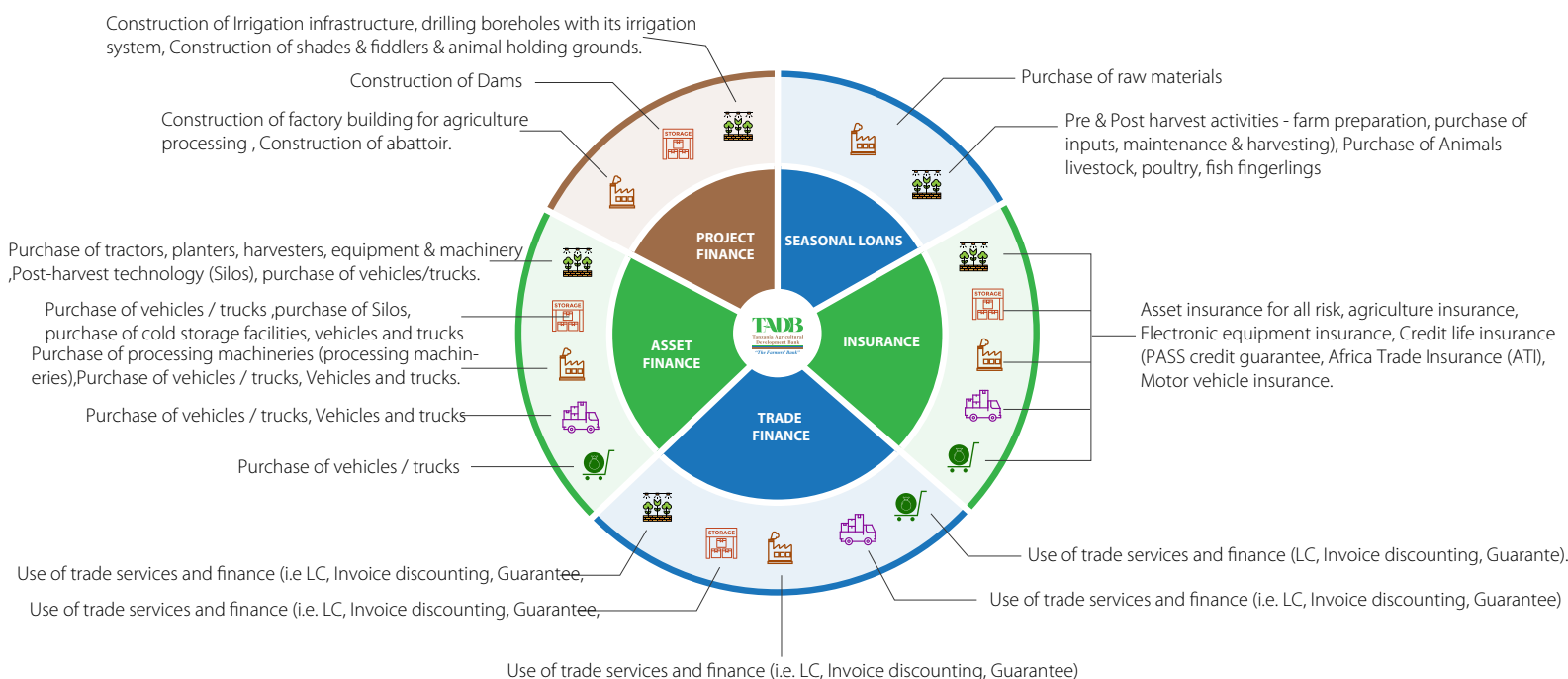
Approach

'Cluster-based value chain financing'



- 1 Lake zone Cluster - Kagera, Mwanza, Mara, Shinyanga, Geita, Simiyu**
Cotton, Coffee, Cassava, Paddy, Pulses, Beef, Dairy, Sugarcane, Fisheries
- 2 Western Cluster - Kigoma, Tabora, Rukwa, Katavi**
Palm Oil, Maize, Paddy, Sunflower, Pulses, Beef; Fisheries, Honey
- 3 Southern Highlands Cluster - Mbeya, Songwe, Iringa, Njombe**
Cashew, Maize, Paddy, Sunflower, Pulses, Sorghum, Tea, Beef, Dairy
- 4 Southern Cluster - Lindi, Mtwara, Ruvuma**
Cashew, Maize, Paddy, Sunflower, Pulses, Sorghum, Tea, Beef, Dairy
- 5 Central Cluster - Dodoma, Manyara, Singida**
Sunflower, Maize, Beef, Dairy, Sorghum, Grapes
- 6 Northern Cluster - Arusha, Kilimanjaro**
Horticulture, Maize, Pulses, Beef, Dairy .
- 7 Eastern Cluster - Dar es salaam, Coast, Tanga, Morogoro**
Sugarcane, Cassava, Paddy, Spices, Maize, Beef, Dairy, Cashews, Fisheries
- 8 Zanzibar Cluster - Unguja and Pemba**
Spices, horticulture, Beef, Dairy, Fisheries

Products with value chain



Production



Aggregation



Processing



Distribution



Marketing



Promote Public-Private Partnership for Agricultural Financing



Playing a leading role



Engaging stakeholders in supporting smallholder farmers



Capacity building for smallholder farmers



Dairy Factory - Iringa



Horticulture - Zanzibar



Irrigation Scheme - Tanga



Packaging & Warehouse Project - Shinyanga



Cereal Factory - Coast

One of the strategic intervention to link farmers with markets

Achievements



TZS 60 Billion

Total Capital Invested
at start



TZS 248 Billion

Total resource mobilized as at
31st Dec, 2019



1.8 %

NPL's as at
31st Dec, 2019



75

Total Number
of Employees



TZS 150Bn

Agricultural loans
disbursed as of 31st
Dec 2019



1,696,528

Direct smallholder
beneficiaries



33%

Percent of women
beneficiaries



155

Number of projects
financed

SCGS

Smallholder's Credit Guarantee Scheme



USD 20 Million
Total funding for SCGS



TZS 40.82 Billion
Disbursed loans under SCGS



6,259
Direct beneficiaries
1,011 - Women
5,136 - Men (mostly ≤ 35years)

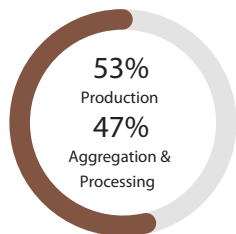


Partners - 8 FI's
5 Commercial banks,
3 Community/Microfinance banks



TZS 6.4 million
Average loan size per SHF

100,000 - Indirect beneficiaries



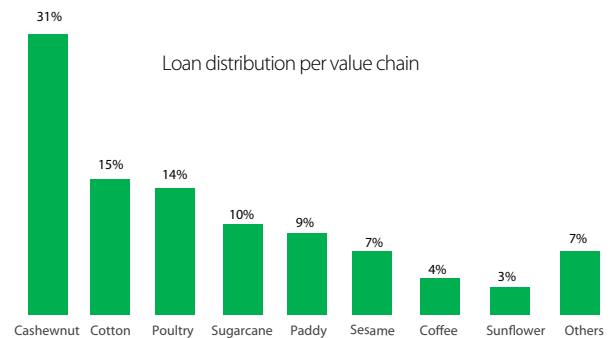
Loans per nature of activity

The TADB is dedicated to contributing significantly to development of agriculture in Tanzania with the average provided per person is around TZS 6.4 mil farmers directly benefiting 6,259 smallholders across the country with a significant portion of the loan on production.



Loans distribution per region

19% Mtwara, 21% Morogoro, 12% Simiyu, 8% Kilimanjaro, 7% Lindi, 5% Dar Es Salaam, 5% Shinyanga, 5% Coast, 4%, Mbeya, 3% Ruvuma and 24% from other regions



Kilimo
"It's a Partnership"



MINISTRY OF FOREIGN AFFAIRS OF DENMARK
DANIDA | INTERNATIONAL
DEVELOPMENT COOPERATION



Dalberg



8 Banks
Commercial and
Community banks



"One of TADB strength is continuously building strategic partnership to connect players from the private sector, governments, producers, banks and other key stakeholders in the agricultural sectors so that can collaboratively create sustainable impact"

Japhet Justine,
TADB Managing Director, 2019.



Kilimo kina BENKIKI

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